UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH

In re: Simmons, Rick Debtor(s).	Case No. 14-31041 WTT Chapter 13 Trustee: Anderson

AMENDMENT DECLARATION

Please circle or underline amended material when appropriate.

1. PETITION: ____ REOPENING: Yes ____ No ____ CONVERSION (13 to 7): Yes ____ No ____
When changing debtor's address, please file separate change of address form.
When amending, please submit the changes/additions only!

2. SCHEDULES: A X B X C X D X E ____ F ____ G X H X I X J X
Are you changing the address, amounts, etc., or adding a creditor?
Changing X **Adding** ____ **($30 amendment fee required for D, E, & F; OR ____ IFP Waiver)**

3. AMENDED AMOUNTS/TOTALS OF SCHEDULES: X
4. STATEMENT OF AFFAIRS: ____
5. AMENDED CHAPTER 13 PLAN: ____

If you have amended schedules D, E, F by adding a creditor, you owe $30.00 amendment fee. Fee attached ____________

If schedules D, E, F were amended but no creditors added or adding a listed creditor's attorney, no fee necessary. No fee attached ____
Reason no fee is attached ____________________

It is the debtor's responsibility to notify additional creditors by sending a 341 notice and/or Discharge Order to the creditors added to the schedules/matrix.
A certificate of mailing to creditors should be filed with the Clerk's office (see below).

I declare under penalty of perjury that the information provided in this attached amendment is true and correct.

X ____________________ Date ____ Debtor ____________________ Date ____
Debtor

U.S. Trustee's Office and Trustee in the case supplied copies of amendment(s)? Yes X No ____

____
ATTORNEY FOR DEBTOR(S)

CERTIFICATE OF MAILING

I hereby certify that a true and correct copy of the foregoing was mailed, postage prepaid, to creditors of this estate as follows (please mark the appropriate lines(s):

____ 341 Notice to creditors added by this amendment.
____ Discharge Notice to creditors added by this amendment.
____ Amended Chapter 13 Plan to all creditors.

N/A

____________ DATED

SEC to: ____________________ ATTORNEY FOR DEBTOR(S)

Rev 11/11

B 6 Summary (Official Form 6 - Summary) (12/13)

United States Bankruptcy Court
District of Utah

In re **Rick Simmons**, Debtor

Case No. **14-31041**

Chapter **13**

SUMMARY OF SCHEDULES - AMENDED

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	457,200.00		
B - Personal Property	Yes	4	49,083.17		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		494,083.52	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		17,348.10	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		12,991.36	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			4,120.24
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,354.25
Total Number of Sheets of ALL Schedules		21			
		Total Assets	506,283.17		
			Total Liabilities	524,422.98	

United States Bankruptcy Court
District of Utah

In re **Rick Simmons**, Debtor

Case No. 14-31041

Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	17,348.10
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	17,348.10

State the following:

Average Income (from Schedule I, Line 12)	4,120.24
Average Expenses (from Schedule J, Line 22)	3,354.25
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	6,438.61

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		10,083.52
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	13,229.64	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		4,118.46
4. Total from Schedule F		12,991.36
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		27,193.34

B6A (Official Form 6A) (12/07)

In re **Rick Simmons**, Debtor

Case No. **14-31041**

SCHEDULE A - REAL PROPERTY - AMENDED

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Home @ Location: 1381 Quail Covey Circle, Riverton UT 84065	**equitable interest with non-filing spouse**	**J**	**226,000.00**	**233,025.96**
Co-signed loan with Daughter on house at: 1388 Quail Covey Circle, Riverton, UT 84065	**co-signed on loan**	**-**	**231,200.00**	**230,000.00**

Sub-Total > **457,200.00** (Total of this page)

Total > **457,200.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re **Rick Simmons**, Debtor

Case No. **14-31041**

SCHEDULE B - PERSONAL PROPERTY - AMENDED

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	NONE	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		**Chase Bank - checking LAST 4 DIGITS: 4053**	-	**50.00**
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		**stove, dishwasher, washer/dryer, refrigerator/freezer, microwave**	-	**525.00**
		beds/bedding	-	**50.00**
		dining set/kitchen set, dishes, utensils, pans, etc	-	**50.00**
		sofa/loveseat, chairs/tables, dressers, television, vacuum	-	**320.00**
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		**clothing apparel (ex-cluding jewelry)**	-	**200.00**
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.		**firearms**	-	**100.00**
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

Sub-Total > **1,295.00**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

2/05/15 10:49AM

B6B (Official Form 6B) (12/07) - Cont.

In re **Rick Simmons**, Debtor

Case No. **14-31041**

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	NONE	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		**RETIREMENT PLAN: ADP 401(k)**	-	**28,588.17**
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		**wages earned not yet received**	-	**Unknown**
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > **28,588.17**
(Total of this page)

Sheet **1** of **3** continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Rick Simmons**, Debtor

Case No. **14-31041**

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	NONE	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		**2006 Dodge Ram (130,000 miles) - has a cracked block, doesn't run**	-	**5,000.00**
		2012 Jeep Wrangler (co-titled and co-debt with son) Debtor drives the Jeep to commute to work	-	**14,000.00**
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			

Sub-Total > **19,000.00**
(Total of this page)

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Rick Simmons**, Debtor

Case No. **14-31041**

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
35. Other personal property of any kind not already listed. Itemize.		**yard/lawn care equipment, patio furniture**	-	**200.00**

Sub-Total > (Total of this page)	**200.00**
Total >	**49,083.17**

Sheet 3 of 3 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/13)

In re **Rick Simmons**, Debtor — Case No. **14-31041**

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)
☐ 11 U.S.C. §522(b)(2)
■ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds $155,675. *(Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Home @ Location: 1381 Quail Covey Circle, Riverton UT 84065	Utah Code Ann. § 78B-5-503(2)	30,000.00	226,000.00
Household Goods and Furnishings			
stove, dishwasher, washer/dryer, refrigerator/freezer, microwave	Utah Code Ann. § 78B-5-505(1)(a)(viii)(A)	100%	525.00
beds/bedding	Utah Code Ann. § 78B-5-505(1)(a)(viii)(E)	100%	50.00
dining set/kitchen set, dishes, utensils, pans, etc	Utah Code Ann. § 78B-5-506(1)(b)	50.00	50.00
sofa/loveseat, chairs/tables, dressers, television, vacuum	Utah Code Ann. § 78B-5-506(1)(a)	320.00	320.00
Wearing Apparel			
clothing apparel (ex-cluding jewelry)	Utah Code Ann. § 78B-5-505(1)(a)(viii)(D)	100%	200.00
Firearms and Sports, Photographic and Other Hobby Equipment			
firearms	Utah Code Ann. § 78B-5-506(1)(e)	100.00	100.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
RETIREMENT PLAN: ADP 401(k)	Utah Code Ann. § 78B-5-505(1)(a)(xiv)	100%	28,588.17
Other Liquidated Debts Owing Debtor Including Tax Refund			
wages earned not yet received	Utah Code Ann. § 78B-5-505(1)(a)(xvi) exempt to the extent allowed by statute	2,086.25	Unknown
Automobiles, Trucks, Trailers, and Other Vehicles			
2006 Dodge Ram (130,000 miles) - has a cracked block, doesn't run	Utah Code Ann. § 78B-5-506(3)	3,000.00	5,000.00
	Total:	64,919.42	260,833.17

0 continuation sheets attached to Schedule of Property Claimed as Exempt

 2/05/15 10:55AM

B6D (Official Form 6D) (12/07)

In re **Rick Simmons**, Case No. 14-31041
Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor" ,include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. **Chrysler Capital.** **8585 N. Stemmons Fwy Ste 1100-N** **Dallas, TX 75247-3822**		-	**7/2014** **lien on title** **2012 Jeep Wrangler (co-titled and co-debt with son) Debtor drives the Jeep to commute to work** Value $ **28,000.00**				**31,057.56**	**3,057.56**
Account No.			Value $					
Account No.			Value $					
Account No.			Value $					
						Subtotal (Total of this page)	**31,057.56**	**3,057.56**
						Total (Report on Summary of Schedules)	**31,057.56**	**3,057.56**

0 continuation sheets attached

B6G (Official Form 6G) (12/07)

In re **Rick Simmons**, Debtor

Case No. **14-31041**

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES - AMENDED

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
AT&T Mobility II LLC *** **c/o AT&T Services, Inc** **One AT&T Way, Room 3A104** **Bedminster, NJ 07921-2693**	**Lease/contract on cell phone services (ASSUME)**
DIRECTV LLC (p) **ATTN: Bankruptcies** **PO Box 6550** **Greenwood Village, CO 80155-6550**	**lease/contract on satellite services (ASSUME)**

Removed Ricky Simmons

0 continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

B6H (Official Form 6H) (12/07)

In re **Rick Simmons**, Debtor

Case No. **14-31041**

SCHEDULE H - CODEBTORS - AMENDED

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Lacey Simmons **1388 W. Quail Covey Cir.** **Riverton, UT 84065**	**Nationstar Mortgage, LLC (p)** **PO Box 630267** **Irving, TX 75063-0116**

0 continuation sheets attached to Schedule of Codebtors

Fill in this information to identify your case:

Debtor 1 Rick Simmons

Debtor 2 ______
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF UTAH

Case number 14-31041
(If known)

Check if this is:

■ An amended filing

☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD/ YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. **Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	■ Employed ☐ Not employed	☐ Employed ☐ Not employed
Occupation	Machinist	
Employer's name	Moxtek	
Employer's address	452 West 1260 North Orem, UT 84057	
How long employed there?	14 years to present	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write $0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

		For Debtor 1	For Debtor 2 or non-filing spouse
2. **List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	$ 6,421.47	$ N/A
3. **Estimate and list monthly overtime pay.**	3.	+$ 17.14	+$ N/A
4. **Calculate gross income.** Add line 2 + line 3.	4.	$ 6,438.61	$ N/A

Debtor 1 Rick Simmons | Case number (if known) 14-31041

			For Debtor 1	For Debtor 2 or non-filing spouse
	Copy line 4 here	4.	$ 6,438.61	$ N/A
5.	**List all payroll deductions:**			
5a.	Tax, Medicare, and Social Security deductions	5a.	$ 1,830.45	$ N/A
5b.	Mandatory contributions for retirement plans	5b.	$ 0.00	$ N/A
5c.	Voluntary contributions for retirement plans	5c.	$ 0.00	$ N/A
5d.	Required repayments of retirement fund loans	5d.	$ 0.00	$ N/A
5e.	Insurance	5e.	$ 188.00	$ N/A
5f.	Domestic support obligations	5f.	$ 0.00	$ N/A
5g.	Union dues	5g.	$ 0.00	$ N/A
5h.	Other deductions. Specify: 401k loan	5h.+	$ 207.28	+ $ N/A
	401k loan		$ 92.64	$ N/A
6.	**Add the payroll deductions.** Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	$ 2,318.37	$ N/A
7.	**Calculate total monthly take-home pay.** Subtract line 6 from line 4.	7.	$ 4,120.24	$ N/A
8.	**List all other income regularly received:**			
8a.	**Net income from rental property and from operating a business, profession, or farm** Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	$ 0.00	$ N/A
8b.	Interest and dividends	8b.	$ 0.00	$ N/A
8c.	**Family support payments that you, a non-filing spouse, or a dependent regularly receive** Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	$ 0.00	$ N/A
8d.	Unemployment compensation	8d.	$ 0.00	$ N/A
8e.	Social Security	8e.	$ 0.00	$ N/A
8f.	**Other government assistance that you regularly receive** Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	$ 0.00	$ N/A
8g.	Pension or retirement income	8g.	$ 0.00	$ N/A
8h.	Other monthly income. Specify:	8h.+	$ 0.00	+ $ N/A
9.	**Add all other income.** Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	$ 0.00	$ N/A

10. **Calculate monthly income.** Add line 7 + line 9.
Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

10. $ 4,120.24 + $ N/A = $ 4,120.24

11. **State all other regular contributions to the expenses that you list in Schedule J.**
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in *Schedule J.*
Specify: 11. +$ 0.00

12. **Add the amount in the last column of line 10 to the amount in line 11.** The result is the combined monthly income. Write that amount on the *Summary of Schedules* and *Statistical Summary of Certain Liabilities* and Related *Data,* if it applies

12. $ 4,120.24

Combined monthly income

13. **Do you expect an increase or decrease within the year after you file this form?**

■ No.

☐ Yes. Explain:

Fill in this information to identify your case:

Debtor 1 Rick Simmons

Debtor 2 (Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF UTAH

Case number (If known) 14-31041

Check if this is:

■ An amended filing

☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. **Is this a joint case?**

■ No. Go to line 2.

☐ Yes. **Does Debtor 2 live in a separate household?**

☐ No

☐ Yes. Debtor 2 must file a separate Schedule J.

2. **Do you have dependents?** ■ No

Do not list Debtor 1 and Debtor 2. ☐ Yes. Fill out this information for each dependent..............

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
		☐ No ☐ Yes
		☐ No ☐ Yes
		☐ No ☐ Yes
		☐ No ☐ Yes

3. **Do your expenses include expenses of people other than yourself and your dependents?** ■ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

			Your expenses
4.	**The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.	4. $	1,623.25
	If not included in line 4:		
4a.	Real estate taxes	4a. $	0.00
4b.	Property, homeowner's, or renter's insurance	4b. $	0.00
4c.	Home maintenance, repair, and upkeep expenses	4c. $	50.00
4d.	Homeowner's association or condominium dues	4d. $	0.00
5.	**Additional mortgage payments for your residence,** such as home equity loans	5. $	0.00

Debtor 1 Rick Simmons Case number (if known) 14-31041

6.	**Utilities:**		
	6a. Electricity, heat, natural gas	6a.	$ 210.00
	6b. Water, sewer, garbage collection	6b.	$ 0.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	$ 175.00
	6d. Other. Specify:	6d.	$ 0.00
7.	**Food and housekeeping supplies**	7.	$ 256.00
8.	**Childcare and children's education costs**	8.	$ 0.00
9.	**Clothing, laundry, and dry cleaning**	9.	$ 50.00
10.	**Personal care products and services**	10.	$ 50.00
11.	**Medical and dental expenses**	11.	$ 60.00
12.	**Transportation.** Include gas, maintenance, bus or train fare. Do not include car payments.	12.	$ 370.00
13.	**Entertainment, clubs, recreation, newspapers, magazines, and books**	13.	$ 20.00
14.	**Charitable contributions and religious donations**	14.	$ 0.00
15.	**Insurance.** Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	$ 0.00
	15b. Health insurance	15b.	$ 0.00
	15c. Vehicle insurance	15c.	$ 190.00
	15d. Other insurance. Specify:	15d.	$ 0.00
16.	**Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	$ 0.00
17.	**Installment or lease payments:**		
	17a. Car payments for Vehicle 1	17a.	$ 300.00
	17b. Car payments for Vehicle 2	17b.	$ 0.00
	17c. Other. Specify:	17c.	$ 0.00
	17d. Other. Specify:	17d.	$ 0.00
18.	**Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, *Schedule I, Your Income* (Official Form 6I).**	18.	$ 0.00
19.	**Other payments you make to support others who do not live with you.** Specify:	19.	$ 0.00
20.	**Other real property expenses not included in lines 4 or 5 of this form or on *Schedule I: Your Income.***		
	20a. Mortgages on other property	20a.	$ 0.00
	20b. Real estate taxes	20b.	$ 0.00
	20c. Property, homeowner's, or renter's insurance	20c.	$ 0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	$ 0.00
	20e. Homeowner's association or condominium dues	20e.	$ 0.00
21.	**Other:** Specify:	21.	+$ 0.00
22.	**Your monthly expenses.** Add lines 4 through 21. The result is your monthly expenses.	22.	$ 3,354.25
23.	**Calculate your monthly net income.**		
	23a. Copy line 12 *(your combined monthly income)* from Schedule I.	23a.	$ 4,120.24
	23b. Copy your monthly expenses from line 22 above.	23b.	-$ 3,354.25
	23c. Subtract your monthly expenses from your monthly income. The result is your *monthly net income.*	23c.	$ 765.99

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

■ No.

☐ Yes. Explain: **The car payment listed on line 17a is for Debtor's portion of the Jeep payment, which is co-owned with his son. The payment is split between them.**